

<i>SERFF Tracking Number:</i>	<i>PHYS-127306871</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Physicians Mutual Insurance Company</i>	<i>State Tracking Number:</i>	<i>49222</i>
<i>Company Tracking Number:</i>	<i>H_MSUPFRAR_003 (0611)</i>		
<i>TOI:</i>	<i>MS09 Medicare Supplement - Other 2010</i>	<i>Sub-TOI:</i>	<i>MS09.000 Medicare Supplement Other 2010</i>
<i>Product Name:</i>	<i>Med Sup</i>		
<i>Project Name/Number:</i>	<i>H_MSUPFRAR_003 (0611)/H_MSUPFRAR_003 (0611)</i>		

## Filing at a Glance

Company: Physicians Mutual Insurance Company

Product Name: Med Sup

SERFF Tr Num: PHYS-127306871 State: Arkansas

TOI: MS09 Medicare Supplement - Other 2010

SERFF Status: Closed-Filed-Closed

State Tr Num: 49222

Sub-TOI: MS09.000 Medicare Supplement  
Other 2010

Co Tr Num: H\_MSUPFRAR\_003  
(0611)

State Status: Filed-Closed

Filing Type: Advertisement

Authors: Sonya Dickey, Sara  
Magee-Garcia

Reviewer(s): Stephanie Fowler

Disposition Date: 08/04/2011

Date Submitted: 07/05/2011

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: H\_MSUPFRAR\_003 (0611)

Project Number: H\_MSUPFRAR\_003 (0611)

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 08/04/2011

State Status Changed: 08/04/2011

Created By: Sara Magee-Garcia

Corresponding Filing Tracking Number:

H\_MSUPFRAR\_003 (0611)

Deemer Date:

Submitted By: Sara Magee-Garcia

Filing Description:

RE: Medicare Supplement Insurance Advertisements

Web Pages: H\_MSUPFRAR\_003 (0611), H\_MSUPFRAR\_004 (0611)

Web Coverage Pop Up Page: H\_MSCMPAR\_001 (0711)

Attached are copies of the above referenced material for your review and approval. This material will be used by licensed agents in your state to solicit the following Medicare Supplement policies:

Policies Medicare Plans Approval Dates

P020AR A 8-12-09

SERFF Tracking Number: PHYS-127306871 State: Arkansas  
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P025AR F 8-12-09

P026AR G 8-12-09

P027AR High Ded F 8-12-09

P029AR N 5-11-11

High Deductible Premium Discount Rider B345 8-12-09

The web pages have been updated to include copy for our newly approved Plan N policy. The web pages are similar to previously approved web pages from SERFF file number PHYS-126701338 approved for use on 8/3/2010.

If you have any questions concerning the material, please contact me at 1-800-228-9100, option 1, option 6, extension 2633. You may also contact me via email at Sara.Magee-Garcia@physiciansmutual.com. Your assistance in getting the material approved for use is greatly appreciated.

## Company and Contact

### Filing Contact Information

Sara Magee-Garcia, Advertising Compliance sara.magee-garcia@physiciansmutual.com  
Coordinator  
2600 Dodge Street 402-930-2633 [Phone]  
Omaha, NE 68131 402-633-1096 [FAX]

### Filing Company Information

Physicians Mutual Insurance Company CoCode: 80578 State of Domicile: Nebraska  
2600 Dodge Street Group Code: 367 Company Type:  
Omaha, NE 68131 Group Name: State ID Number:  
(402) 633-1188 ext. [Phone] FEIN Number: 47-0270450

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$150.00  
Retaliatory? No  
Fee Explanation: \$50 per form, 3 forms included  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Physicians Mutual Insurance Company	\$150.00	07/05/2011	49406011

<i>SERFF Tracking Number:</i>	<i>PHYS-127306871</i>	<i>State:</i>	<i>Arkansas</i>
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## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Filed-Closed	Stephanie Fowler	08/04/2011	08/04/2011

<i>SERFF Tracking Number:</i>	<i>PHYS-127306871</i>	<i>State:</i>	<i>Arkansas</i>
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## Disposition

Disposition Date: 08/04/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Form</b>	H_MSUPFRAR_003 (0611)	Filed-Closed	Yes
<b>Form</b>	H_MSUPFRAR_004 (0611)	Filed-Closed	Yes
<b>Form</b>	H_MSCMPAR_001 (0711)	Filed-Closed	Yes

SERFF Tracking Number: PHYS-127306871 State: Arkansas

Filing Company: Physicians Mutual Insurance Company State Tracking Number: 49222

Company Tracking Number: H\_MSUPFRAR\_003 (0611)

TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010

Product Name: Med Sup

Project Name/Number: H\_MSUPFRAR\_003 (0611)/H\_MSUPFRAR\_003 (0611)

## Form Schedule

### Lead Form Number: H\_MSUPFRAR\_003 (0611)

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 08/04/2011	H_MSUPF RAR_003 (0611)	Advertising	H_MSUPFRAR_003 (0611)	Initial			H_MSUPFRA R_003 (0611).pdf
Filed-Closed 08/04/2011	H_MSUPF RAR_004 (0611)	Advertising	H_MSUPFRAR_004 (0611)	Initial			H_MSUPFRA R_004 (0611).pdf
Filed-Closed 08/04/2011	H_MSCMP AR_001 (0711)	Advertising	H_MSCMPAR_001 (0711)	Initial			H_MSCMPA R_001 (0711).pdf



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## Medicare Supplement

Medicare Supplement

## Customer Center

Quick links to the most common requests.

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# Medicare Supplement

Physicians Mutual Insurance Company® a member of the Physicians Mutual family

### Overview

### Benefits & Features

### Coverage Details

### Common Questions

All insurance companies that sell Medicare Supplement insurance must offer the basic plan (Plan A). They may also choose to offer additional plans (Plans B-D, F, G, K-N).

Physicians Mutual offers Plans A, F, High Deductible F, G and N. We also have an **Innovative Option** and various **discounts to lower your premiums**. Plus, if you add a **VISTA Funder annuity** with your coverage, you can earn interest on the money you save and get help paying some of your medical bills. A friendly Physicians Mutual producer can explain all your options, at no charge.

Select a Medicare Supplement plan based on your needs. Consider a coverage option that includes the basic (Plan A) benefits, plus additional benefits you feel suit your personal needs. Depending on the plan you choose, you can receive benefits for:

- Medicare Part A deductible **[\$1,132 in 2011]**
- Medicare Part B deductible **[\$162 in 2011]**
- Medicare Part B excess charges subject to the limiting charge
- Skilled nursing facility coinsurance
- Foreign travel emergency care

All plans can provide these benefits:

- **Inpatient care:** covers Medicare Part A coinsurance, plus coverage for **[65]** days after Medicare benefits end
- **Medical costs:** covers Medicare Part B coinsurance (generally **[20%]** of Medicare-approved expenses) or co-payments for hospital outpatient services
- **Blood:** covers first three pints of blood each year
- **Hospice:** covers Medicare Part A eligible hospice care and respite care expenses, **[\$5]** drug co-payment for pain medication and symptom management, and **[5%]** coinsurance for inpatient respite care

Please be sure to read about your [coverage options](#) and all the details about our Medicare Supplement insurance (this insurance has [limitations](#)).

Medicare Supplement Insurance Policy Kinds:  
P020/P025/P026/P027/P029; B345

## How Can We Help?

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Physicians Mutual Insurance Company • Physicians Life Insurance Company  
2600 Dodge Street, Omaha, Nebraska 68131

**Physicians Mutual Insurance Company** offers reliable Medicare Supplement, dental, supplemental health and long-term care insurance.

**Physicians Life Insurance Company** provides important life insurance, as well as annuities.

Physicians Mutual Insurance Company and Physicians Life Insurance Company are not financially responsible for each others' products.

In CO/LA/MD/MO: Our Medicare Supplement insurance is available for people under age 65.

**Neither Physicians Mutual Insurance Company nor its agents are connected with or endorsed by the U.S. Government or the Federal Medicare Program.**

Please note that our products are not available in all states.  
This website is not intended for use outside the United States.

H\_MSUPFRAR\_003 (0611)



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## Medicare Supplement

Medicare Supplement

## Customer Center

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# Medicare Supplement

Physicians Mutual Insurance Company® *a member of the Physicians Mutual family*

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## How Can We Help?

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- [What is Medicare Supplement insurance?](#)
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- [How does the High Deductible Plan F work?](#)
- [What kinds of discounts are available?](#)
- [How do I decide which coverage is right for me?](#)
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- [How do I pick an insurance company?](#)
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- [What are some common Medicare Supplement insurance terms?](#)
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## What is Medicare Supplement insurance?

Medicare Supplement insurance is a health insurance policy sold by private insurance companies designed to help pay some of the medical costs not covered by Medicare.

There are **10** standardized Medicare Supplement insurance policies (Plans A-D, F, G, K-N). Federal law requires all Medicare Supplement insurance policies to be the same from company to company, although some companies may offer discounts or innovative options. So, you should base your decision on the company's unique options, reliability, financial strength and customer service.

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## How does the **Innovative** Option work?

With the **Innovative** Option working with our standard Plan F, your deductible goes away January 1, following your third policy anniversary. You keep your lower premiums (up to **30%** less) for life!

To learn more, [contact us](#).

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## How does the High Deductible Plan F work?

The High Deductible Plan F offers you an annual deductible for the life of the policy. This deductible means LOWER premiums (up to **65%** less) for life!

To learn more, [contact us](#).

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## What kinds of discounts are available?

We offer a variety of discounts. In addition to the discounts you receive for having the [Innovative](#) Option or a High Deductible Plan F, you save money when you have more than one of our Medicare Supplement insurance policies in your home (for example, if your spouse buys one). You may also enjoy "multi-policy" discounts if you have other qualifying coverage, such as an annuity or long-term care policy, with us.

To learn more, [contact us](#).

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## How do I decide which coverage is right for me?

That depends on your budget and needs. You should think about how much you can pay out of your own pocket and what kind of medical services you may need now and in the future.

Choosing a Medicare Supplement Insurance Policy can be challenging. That's where a friendly, knowledgeable Physicians Mutual producer can help you with your questions and make sure you get the insurance policy that best fits your needs. We'll provide you with honest, straightforward answers to your questions. You have our word on it.

To learn more, [contact us](#).

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## Are there any other options that help pay medical bills?

We also offer the [VISTA Funder annuity](#) that works with the Medicare Supplement High Deductible Plan F [Innovative](#) Plan F or Plan N coverage you buy from us to help make it easier to help pay health care costs.

Basically, when you have a medical expense you have to pay on your own that would ordinarily be applied toward your Medicare Supplement deductible, the VISTA Funder annuity steps in and helps pay it. Even better, the money you've deposited still grows over time, increasing your retirement savings. And, the money doesn't just have to go toward your deductible — there are additional ways to access and use the funds if you need them.

To learn more, [contact us](#).

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## How do I pick an insurance company?

Federal law requires all Medicare Supplement insurance policies to be the same from company to company, although some companies may offer discounts or innovative options. So, the decision of who you choose can come down to the company's reliability, financial strength, unique options and customer service.

That is where we stand out. We care about you and provide honest, straightforward answers. We have a solid reputation built on our [financial strength](#), so you can rest assured we'll be here when you need us. Plus, we have an [Innovative](#) Option to help you save money.

When you buy insurance from us, you become part of a community that is listened to and treated with respect. There's no beating around the bush when you deal with us. Just simple answers from a straightforward company. Isn't that the way it should be? That's Insurance for all of us.®

To learn more, [contact us](#).

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## Will my benefits change every year?

Your Medicare Supplement insurance benefits change to match the changes in Medicare, so if Medicare's deductibles and co-payments increase, your Medicare Supplement benefits will increase as well. Keep in mind, premiums also can be adjusted accordingly.

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## Will my premiums increase?

Your Medicare Supplement insurance premiums may increase from year to year, depending on how a company determines its rates. Companies usually determine rates in two ways and may let you choose the option that best fits your budget:

- Attained age: rates increase every year based on your age, medical inflation and rising Medicare deductibles and co-payments.
- Issue age: rates may or may not increase every year; the only reason they would increase is to keep up with medical inflation and rising Medicare deductibles and co-payments (your rates don't increase because of your age). However, if the rates go up, they increase for everyone who has a Medicare Supplement insurance policy in your area, not just you.
- Community ratings: The same premium is charged to everyone regardless of age. Premiums may increase due to inflation.\*

\*This is the only premium type available in AR.

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## What are some common Medicare Supplement insurance terms?

Here are the definitions for some common Medicare Supplement terms:

- Assignment: your doctor accepts the amount Medicare approves for a covered service; you still have a co-payment but all other charges are covered.
- Coinsurance: the percent of the Medicare-approved amount you must pay after the deductible for Medicare Part A and/or Medicare Part B is paid.
- Co-payment: the set amount you pay for each medical service (like a doctor's office visit).
- Deductible: the amount you must pay for health care before Medicare begins to pay, either for each benefit period for Medicare Part A or each year for Medicare Part B; these amounts can change every year.
- Excess charges: the difference between your doctor's actual charge and the amount Medicare will pay (not to exceed the limiting charge); you may end up paying the remaining amount Medicare doesn't cover.
- Limiting charge: the highest amount of money you can be charged for a covered service by doctors who don't accept assignment.

The definitions listed above are general industry terms and not representative of our Medicare Supplement coverage. Please refer to your insurance policy for exact definitions and details.

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## Where can I go to learn more?

If you want to learn more about Medicare and Medicare Supplement insurance, you can visit [www.medicare.gov](http://www.medicare.gov). Topics include: the basics of Medicare and Medicare Supplement insurance and what each Medicare Supplement insurance policy covers.

Medicare Supplement policies can be challenging to understand. A friendly, knowledgeable Physicians Mutual producer can sit down with you and help you with your questions and educate you on all your options. With Physicians Mutual, you'll get honest, straightforward answers to your questions — every time.

To learn more, [contact us](#).

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Physicians Mutual Insurance Company • Physicians Life Insurance Company  
2600 Dodge Street, Omaha, Nebraska 68131

Physicians Mutual Insurance Company offers reliable Medicare Supplement, dental, supplemental health and long-term care insurance.

Physicians Life Insurance Company provides important life insurance, as well as annuities.

Physicians Mutual Insurance Company and Physicians Life Insurance Company are not financially responsible for each others' products.

In CO/LA/MD/MO: Our Medicare Supplement insurance is available for people under age 65.

**Neither Physicians Mutual Insurance Company nor its agents are connected with or endorsed by the U.S. Government or the Federal Medicare Program.**

Please note that our products are not available in all states.  
This website is not intended for use outside the United States.



What coverage is available?

Plans A, F, High Deductible Plan F, G and N are available in your state, along with our Innovative Option (which can save you money year after year).

This money-saving [Innovative Option](#) is available exclusively from us. It gives you lower premium costs for life — up to [30%](#) lower than a standard Plan F premium.\*

Here is a chart that gives a brief description of what each plan can offer:

Covered Benefits	Plan A	Plan F	Plan F with Innovative Rider*	High Deductible Plan F**	Plan G	Plan N***
Basic Benefits (all insurance policies)	✓	✓	✓	✓	✓	subject to co-pays of <a href="#">\$20-\$50***</a>
Skilled Nursing Coinsurance		✓	✓	✓	✓	✓
Medicare Part A Deductible — <a href="#">\$1,132†</a>		✓	✓	✓	✓	✓
Medicare Part B Deductible — <a href="#">\$162†</a>		✓	✓	✓		
Medicare Part B Excess		<a href="#">100%</a>	<a href="#">100%</a>	<a href="#">100%</a>	<a href="#">100%</a>	
Foreign Travel		✓	✓	✓	✓	✓
Plan Deductible			<a href="#">\$2,000††</a>	<a href="#">\$2,000††</a>		

- \* For Plan F with the Innovative Discount Rider, you must meet an annual deductible in Medicare-approved charges before the insurance pays anything each year. This deductible automatically goes away January 1, following your third insurance policy anniversary. If the rider is dropped before the third insurance policy anniversary, the premium would go back to the Plan F current premium.
- \*\* For the High Deductible Plan F, you must meet an annual deductible in Medicare-approved charges before the insurance pays anything each year. You must meet this deductible for the life of the insurance policy.
- \*\*\* Plan N pays Basic Benefits and [100%](#) Part B coinsurance with up to a [\\$20](#) co-payment in [2011](#) for doctor office visits and up to a [\\$50](#) co-payment in [2011](#) for emergency room visits. Co-payment amount may increase.
- † Amount shown is for the Medicare Part A & B Deductibles in [2011](#).
- †† Amount shown is for the Plan Deductible in [2011](#). This amount may increase each year. Out-of-pocket expenses for the deductible are expenses that would ordinarily be paid by the insurance policy. This includes the Medicare deductibles for Part A and Part B, but does not include the insurance policy's separate foreign travel emergency deductible.

Remember, this is just a brief outline of coverage. The benefits can **best be explained by a producer** who can walk through what coverage may be best for you. [Contact us](#) for more information. These insurance policies have [limitations](#).

We can provide the following benefits:

Plan A (basic Medicare Supplement coverage)



- Hospital expenses — Part A coinsurance, plus coverage for [365] days after Medicare benefits end
- Medical expenses — Medicare Part B coinsurance
- Blood — first [three] pints of blood each year
- Hospice — Medicare Part A eligible hospice care and respite care expenses, [\$5] drug co-payment for pain medication and symptom management, and [5%] coinsurance for inpatient respite care

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## Plan F

- Medicare Part A deductible (days [1-60])
- Medicare Part B deductible
- [100%] of Medicare Part B excess charges (subject to limiting charge)
- Skilled nursing facility coinsurance (days [21-100])
- Foreign travel emergencies
- Hospital expenses — Part A hospital coinsurance plus coverage for [365] additional days after Medicare benefits end
- Medical expenses — Part B coinsurance
- Blood — first [three] pints of blood each year
- Hospice — Medicare Part A eligible hospice care and respite care expenses, [\$5] drug co-payment for pain medication and symptom management, and [5%] coinsurance for inpatient respite care

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## Plan F with Innovative Rider

The Plan F with the Innovative Rider is a unique option found exclusively at Physicians Mutual Insurance Company. It offers the same benefits as the standard Plan F, but for a lower price — **up to [30%] lower premiums for life** than standard Plan F.\* We're able to give you this discounted rate (and help **save you money year after year**) because the insurance has a calendar year deductible that automatically goes away January 1, following your third insurance policy anniversary. After that, you **never pay a deductible again!**

If the rider is dropped before the third policy anniversary, the premium would go back to the Plan F current premium.

You can receive benefits for:

- Medicare Part A deductible (days [1-60])
- Medicare Part B deductible
- [100%] of Medicare Part B excess charges (subject to limiting charge)
- Skilled nursing facility coinsurance (days [21-100])
- Foreign travel emergencies
- Hospital expenses — Part A hospital coinsurance plus coverage for [365] additional days after Medicare benefits end
- Medical expenses — Part B coinsurance
- Blood — first [three] pints of blood each year
- Hospice — Medicare Part A eligible hospice care and respite care expenses, [\$5] drug co-payment for pain medication and symptom management, and [5%] coinsurance for inpatient respite care

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## High Deductible Plan F

The High Deductible Plan F pays the same benefits as the standard Plan F, you just have to meet a calendar year deductible before benefits will begin. Although the deductible never goes away, you can have substantial premium savings — **[65%] lower premiums costs** than standard Plan F.

You can receive benefits for:

- Medicare Part A deductible (days [1-60])
- Medicare Part B deductible
- [100%] of Medicare Part B excess charges (subject to limiting charge)
- Skilled nursing facility coinsurance (days [21-100])
- Foreign travel emergencies
- Hospital expenses — Part A hospital coinsurance plus coverage for [365] additional days after Medicare benefits end
- Medical expenses — Part B coinsurance
- Blood — first [three] pints of blood each year
- Hospice — Medicare Part A eligible hospice care and respite care expenses, [\$5] drug co-payment for pain medication and symptom management, and [5%] coinsurance for inpatient respite care



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## Plan G

- Medicare Part A deductible (days [1-60])
- [100%] of Medicare Part B excess charges (subject to limiting charge)
- Skilled nursing facility coinsurance (days [21-100])
- Foreign travel emergencies
- Hospital expenses — Part A hospital coinsurance plus coverage for [365] additional days after Medicare benefits end
- Medical expenses — Part B coinsurance
- Blood — first [three] pints of blood each year
- Hospice — Medicare Part A eligible hospice care and respite care expenses, [\$] drug co-payment for pain medication and symptom management, and [5%] coinsurance for inpatient respite care

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## Plan N

- Medicare Part A deductible (days [1-60])
- Skilled nursing facility coinsurance (days [21-100])
- Foreign travel emergencies
- Hospital expenses — Part A hospital coinsurance plus coverage for [365] additional days after Medicare benefits end
- Medical expenses — Part B coinsurance, subject to co-payments of up to [\$20] for office visits in [2011] and up to [\$50] for ER visits in [2011]
- Blood — first [three] pints of blood each year
- Hospice — Medicare Part A eligible hospice care and respite care expenses, [\$] drug co-payment for pain medication and symptom management, and [5%] coinsurance for inpatient respite care

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Remember, this is just a brief outline of coverage. The benefits can **best be explained by a producer** who can walk through what coverage may be best for you. Contact us for more information. These insurance policies have [limitations](#).

Medicare Supplement Insurance Policy Kinds:  
P020/P025/P026/P027/P029; B345